



IFW

PATENT
Customer No. 22,852
Attorney Docket No. 5793.3093-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Robert J. Greenberg et al.) Group Art Unit: 3629
Application No.: 10/706,952) Examiner: Unknown
Filed: November 14, 2003)
For: SYSTEMS AND METHODS FOR)
MANAGING A FINANCIAL ACCOUNT)
BASED ON NON-CREDIT BEHAVIOR)
OF A CUSTOMER)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

PRELIMINARY AMENDMENT

Prior to the examination of the above application, please amend this application
as follows:

Amendments to the Specification are included in this paper.